

# Monthly Indicators



## October 2025

U.S. existing-home sales climbed 1.5% month-over-month and 4.1% year-over-year, reaching a seasonally adjusted annual rate of 4.06 million units, according to the National Association of REALTORS® (NAR). The increase was partly driven by falling mortgage rates, which recently hit their lowest level in more than a year. Regionally, monthly sales advanced in the Northeast, South, and West, while the Midwest experienced a slight decline.

New Listings decreased 3.8 percent to 151. Pending Sales increased 20.3 percent to 148. Inventory increased 13.7 percent to 738.

Median Sales Price increased 11.3 percent from \$260,000 to \$289,500. Days on Market increased 59.6 percent to 83. Months Supply of Inventory increased 4.8 percent to 6.5.

Housing inventory edged up 1.3% from the previous month to 1.55 million units, 14.0% higher than the same period last year. This represents a 4.6-month supply at the current sales pace, according to NAR. The median existing-home price grew 2.1% year-over-year to \$415,200, continuing the trend of annual price gains. The Midwest saw the largest year-over-year increase in median sales price, followed by the Northeast and South, while prices remained mostly flat in the West.

## Activity Snapshot

+ 13.5%		+ 11.3%	+ 13.7%
One-Year Change in Closed Sales All Properties		One-Year Change in Median Sales Price All Properties	One-Year Change in Homes for Sale All Properties

Residential activity in Clinton, Essex, Franklin, Hamilton, and Warren counties composed of single-family properties, townhomes and condominiums combined. Percent changes are calculated using rounded figures.

Activity Overview	2
New Listings	3
Pending Sales	4
Closed Sales	5
Days on Market Until Sale	6
Median Sales Price	7
Average Sales Price	8
Percent of List Price Received	9
Housing Affordability Index	10
Inventory of Homes for Sale	11
Months Supply of Inventory	12
Area Overview	13

# Activity Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



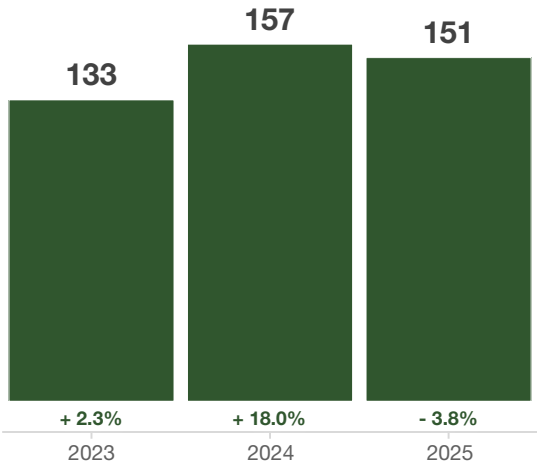
Key Metrics	Historical Sparkbars	10-2024	10-2025	% Change	YTD 2024	YTD 2025	% Change
New Listings		157	151	- 3.8%	1,590	1,752	+ 10.2%
Pending Sales		123	148	+ 20.3%	1,114	1,188	+ 6.6%
Closed Sales		133	151	+ 13.5%	1,030	1,074	+ 4.3%
Days on Market Until Sale		52	83	+ 59.6%	79	82	+ 3.8%
Median Sales Price		\$260,000	\$289,500	+ 11.3%	\$240,000	\$254,000	+ 5.8%
Average Sales Price		\$349,885	\$402,586	+ 15.1%	\$345,666	\$368,168	+ 6.5%
Percent of List Price Received		95.8%	95.4%	- 0.4%	95.5%	95.6%	+ 0.1%
Housing Affordability Index		141	135	- 4.3%	153	154	+ 0.7%
Inventory of Homes for Sale		649	738	+ 13.7%	—	—	—
Months Supply of Inventory		6.2	6.5	+ 4.8%	—	—	—

# New Listings

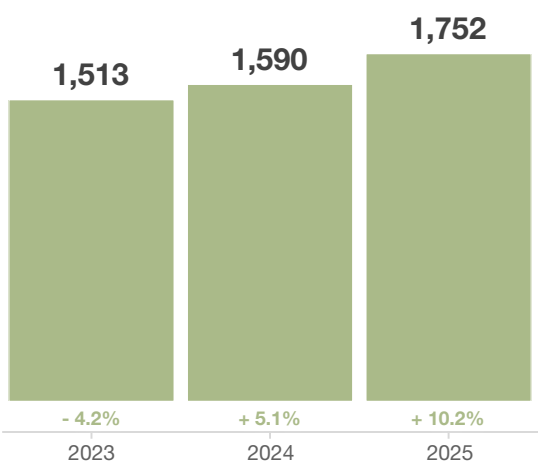
A count of the properties that have been newly listed on the market in a given month.



## October

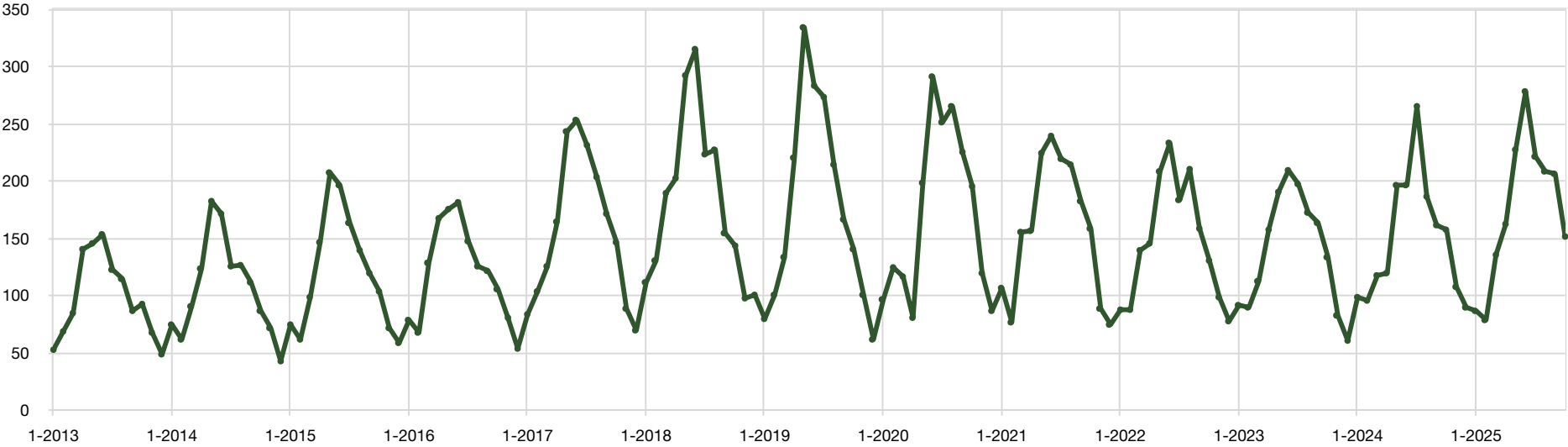


## Year to Date



New Listings		Prior Year	Percent Change
November 2024	107	82	+ 30.5%
December 2024	89	60	+ 48.3%
January 2025	86	98	- 12.2%
February 2025	78	95	- 17.9%
March 2025	135	117	+ 15.4%
April 2025	162	119	+ 36.1%
May 2025	227	196	+ 15.8%
June 2025	278	196	+ 41.8%
July 2025	221	265	- 16.6%
August 2025	208	186	+ 11.8%
September 2025	206	161	+ 28.0%
October 2025	151	157	- 3.8%
12-Month Avg	162	144	+ 12.5%

## Historical New Listings by Month

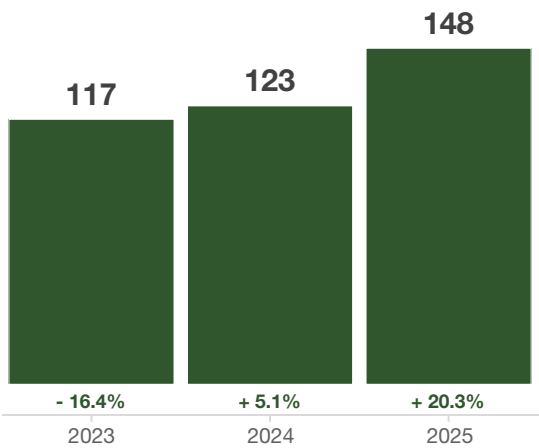


# Pending Sales

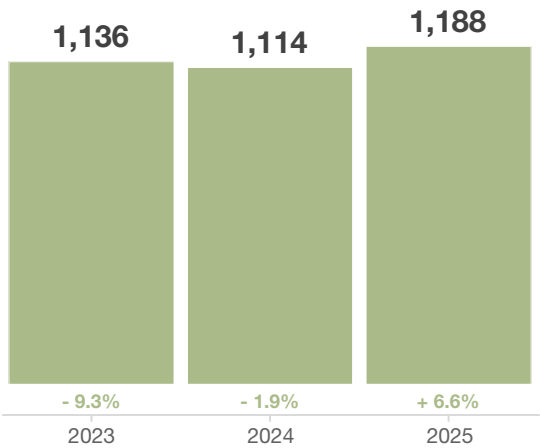
A count of the properties on which offers have been accepted in a given month.



## October

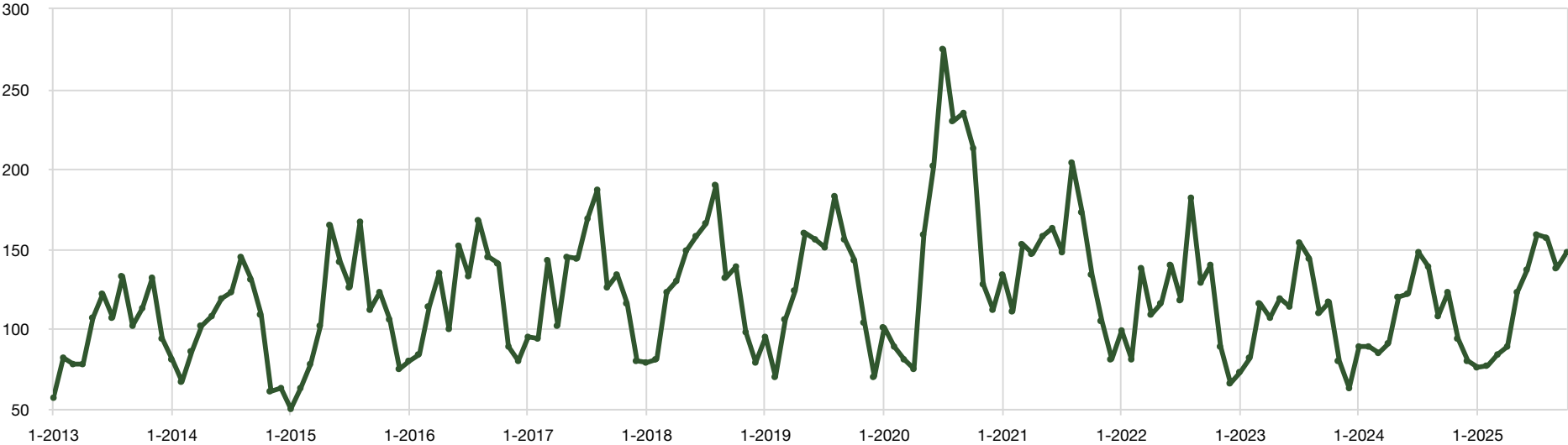


## Year to Date



Pending Sales		Prior Year	Percent Change
November 2024	94	80	+ 17.5%
December 2024	80	63	+ 27.0%
January 2025	76	89	- 14.6%
February 2025	77	89	- 13.5%
March 2025	84	85	- 1.2%
April 2025	89	91	- 2.2%
May 2025	123	120	+ 2.5%
June 2025	137	122	+ 12.3%
July 2025	159	148	+ 7.4%
August 2025	157	139	+ 12.9%
September 2025	138	108	+ 27.8%
October 2025	148	123	+ 20.3%
12-Month Avg	114	105	+ 8.6%

## Historical Pending Sales by Month

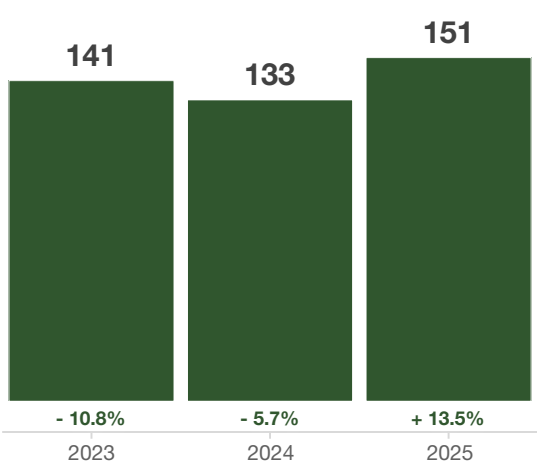


# Closed Sales

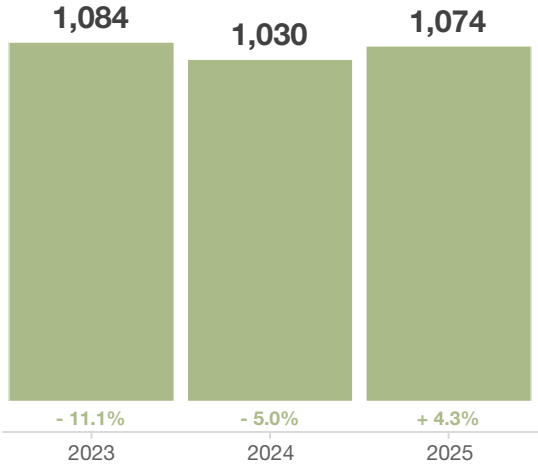
A count of the actual sales that closed in a given month.



## October

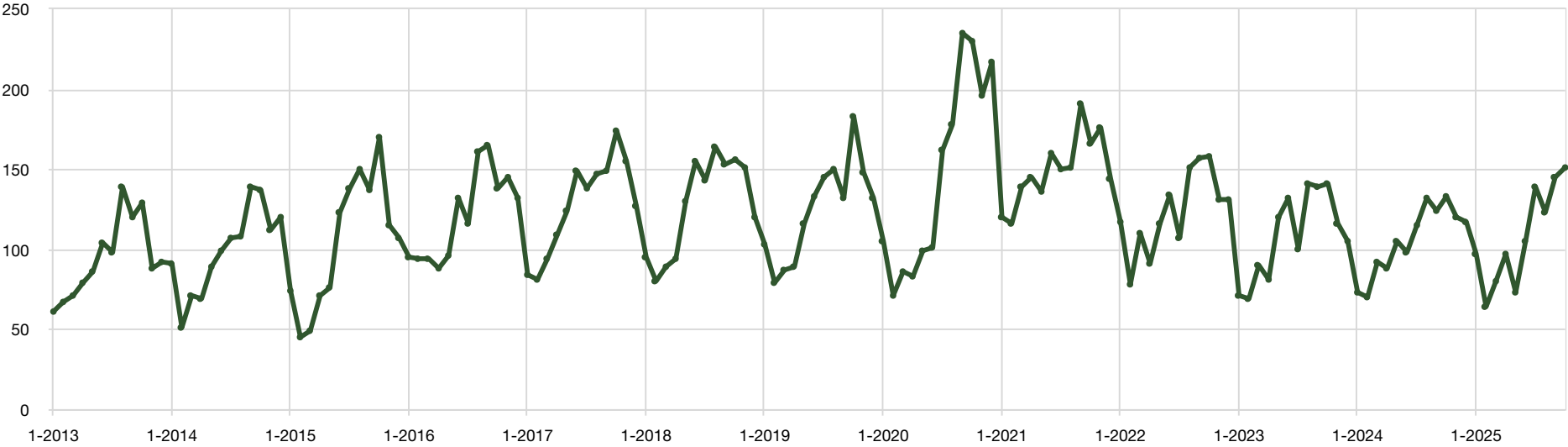


## Year to Date



Closed Sales		Prior Year	Percent Change
November 2024	120	116	+ 3.4%
December 2024	117	105	+ 11.4%
January 2025	97	73	+ 32.9%
February 2025	64	70	- 8.6%
March 2025	80	92	- 13.0%
April 2025	97	88	+ 10.2%
May 2025	73	105	- 30.5%
June 2025	105	98	+ 7.1%
July 2025	139	115	+ 20.9%
August 2025	123	132	- 6.8%
September 2025	145	124	+ 16.9%
October 2025	151	133	+ 13.5%
12-Month Avg	109	104	+ 4.8%

## Historical Closed Sales by Month

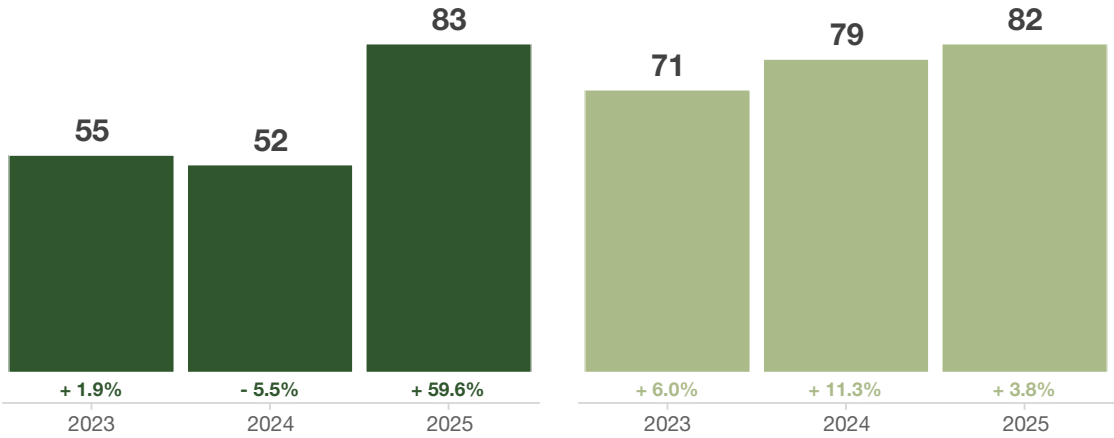


# Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted in a given month.



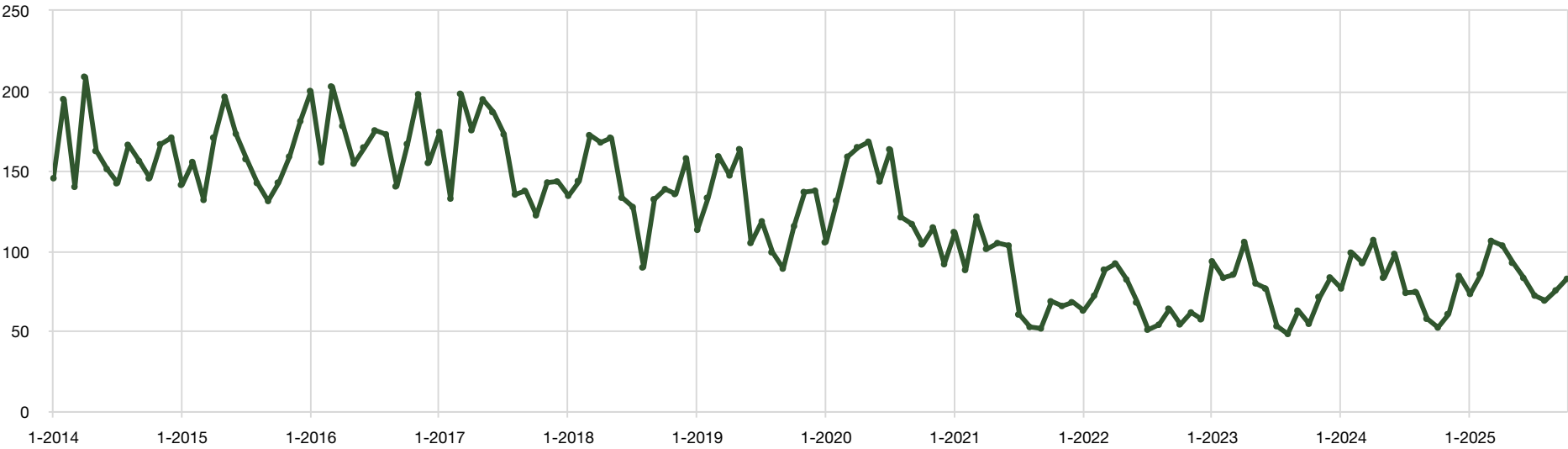
## October



Days on Market		Prior Year	Percent Change
November 2024	61	71	- 14.1%
December 2024	84	83	+ 1.2%
January 2025	73	77	- 5.2%
February 2025	85	99	- 14.1%
March 2025	106	92	+ 15.2%
April 2025	103	107	- 3.7%
May 2025	93	83	+ 12.0%
June 2025	83	98	- 15.3%
July 2025	72	74	- 2.7%
August 2025	69	74	- 6.8%
September 2025	75	58	+ 29.3%
October 2025	83	52	+ 59.6%
12-Month Avg*	81	79	+ 2.7%

\* Days on Market for all properties from November 2024 through October 2025. This is not the average of the individual figures above.

## Historical Days on Market Until Sale by Month

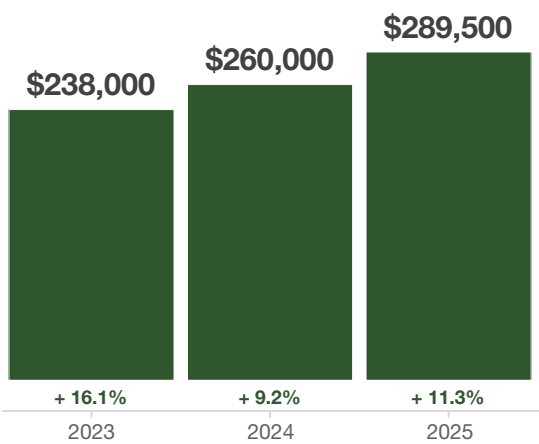


# Median Sales Price

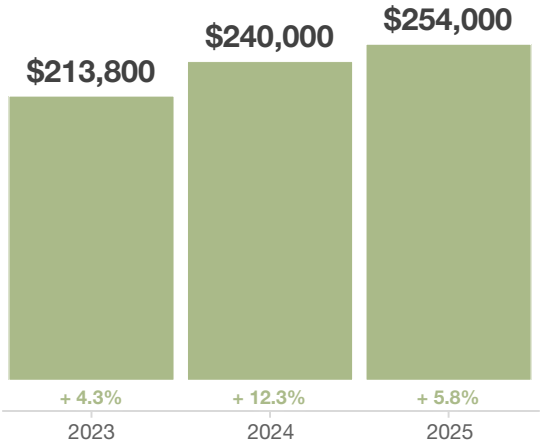
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



## October



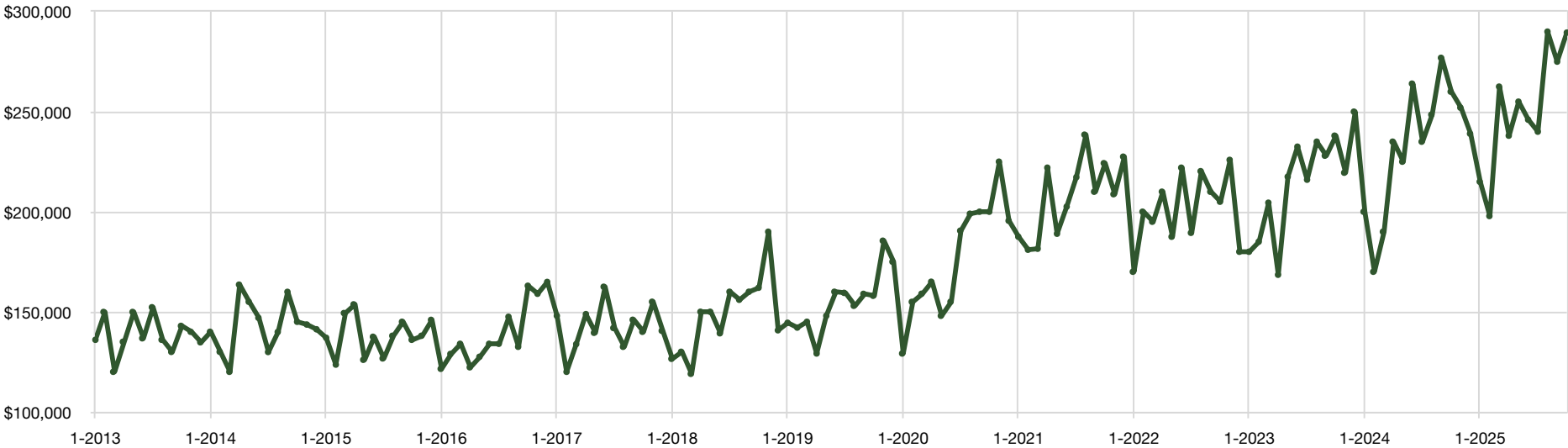
## Year to Date



	Median Sales Price	Prior Year	Percent Change
November 2024	\$252,000	\$219,500	+ 14.8%
December 2024	\$239,000	\$250,000	- 4.4%
January 2025	\$215,000	\$200,000	+ 7.5%
February 2025	\$197,850	\$170,000	+ 16.4%
March 2025	\$262,500	\$190,000	+ 38.2%
April 2025	\$238,000	\$235,000	+ 1.3%
May 2025	\$255,000	\$225,000	+ 13.3%
June 2025	\$246,000	\$264,000	- 6.8%
July 2025	\$240,000	\$235,000	+ 2.1%
August 2025	\$290,000	\$248,500	+ 16.7%
September 2025	\$275,000	\$276,900	- 0.7%
October 2025	\$289,500	\$260,000	+ 11.3%
12-Month Avg*	\$250,000	\$240,000	+ 4.2%

\* Median Sales Price for all properties from November 2024 through October 2025. This is not the average of the individual figures above.

## Historical Median Sales Price by Month

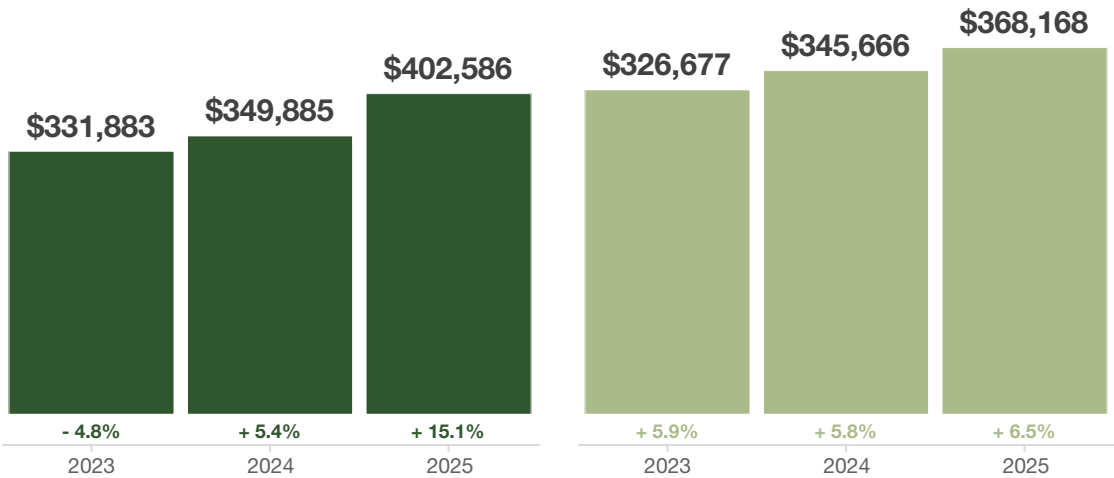


# Average Sales Price

Average sales price for all closed sales, not accounting for seller concessions, in a given month.



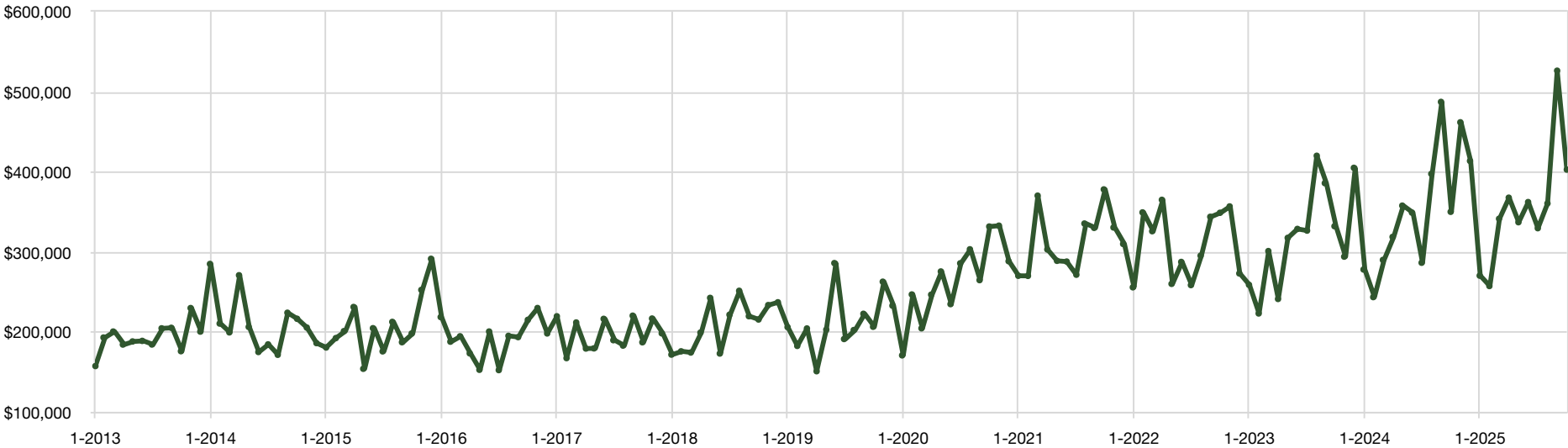
## October



Avg. Sales Price	Prior Year	Percent Change
November 2024	\$461,688	\$293,879 + 57.1%
December 2024	\$413,456	\$404,817 + 2.1%
January 2025	\$270,131	\$277,808 - 2.8%
February 2025	\$257,169	\$243,325 + 5.7%
March 2025	\$341,192	\$289,731 + 17.8%
April 2025	\$367,507	\$318,495 + 15.4%
May 2025	\$336,887	\$357,584 - 5.8%
June 2025	\$362,022	\$348,854 + 3.8%
July 2025	\$329,413	\$286,262 + 15.1%
August 2025	\$360,374	\$397,309 - 9.3%
September 2025	\$526,148	\$487,180 + 8.0%
October 2025	\$402,586	\$349,885 + 15.1%
12-Month Avg*	\$380,718	\$345,782 + 10.1%

\* Avg. Sales Price for all properties from November 2024 through October 2025. This is not the average of the individual figures above.

## Historical Average Sales Price by Month



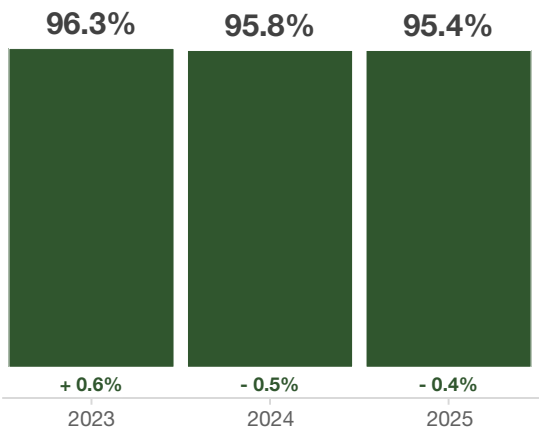


# Percent of List Price Received

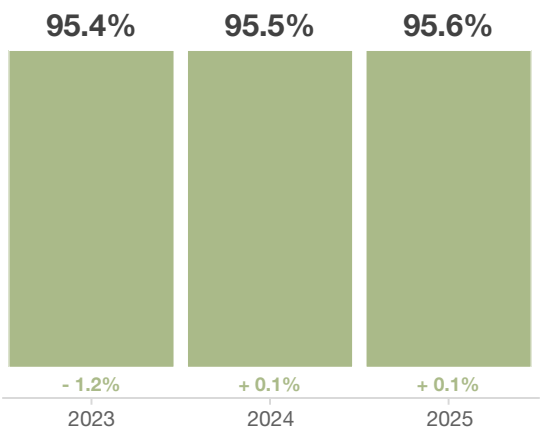
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



## October



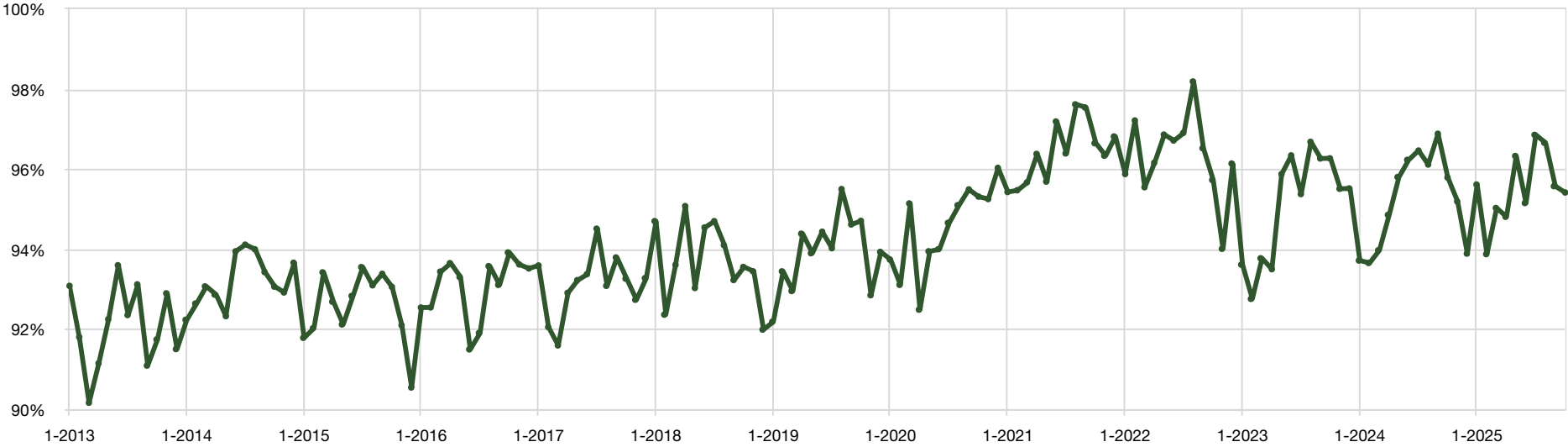
## Year to Date



	Pct. of List Price Received	Prior Year	Percent Change
November 2024	95.2%	95.5%	- 0.3%
December 2024	93.9%	95.5%	- 1.7%
January 2025	95.6%	93.7%	+ 2.0%
February 2025	93.9%	93.7%	+ 0.2%
March 2025	95.0%	94.0%	+ 1.1%
April 2025	94.8%	94.9%	- 0.1%
May 2025	96.3%	95.8%	+ 0.5%
June 2025	95.2%	96.2%	- 1.0%
July 2025	96.9%	96.5%	+ 0.4%
August 2025	96.7%	96.1%	+ 0.6%
September 2025	95.6%	96.9%	- 1.3%
October 2025	95.4%	95.8%	- 0.4%
12-Month Avg*	95.4%	95.5%	- 0.1%

\* Pct. of List Price Received for all properties from November 2024 through October 2025. This is not the average of the individual figures above.

## Historical Percent of List Price Received by Month

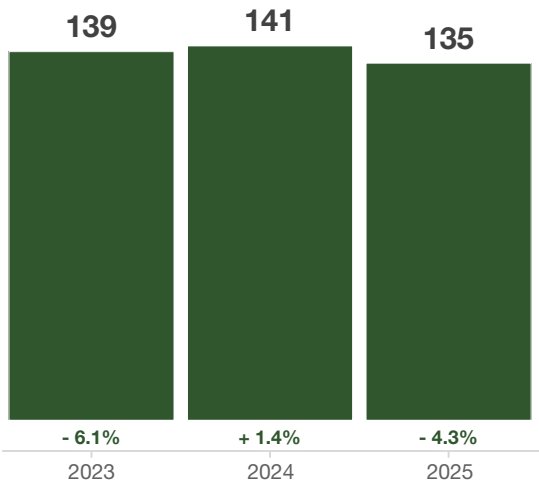


# Housing Affordability Index

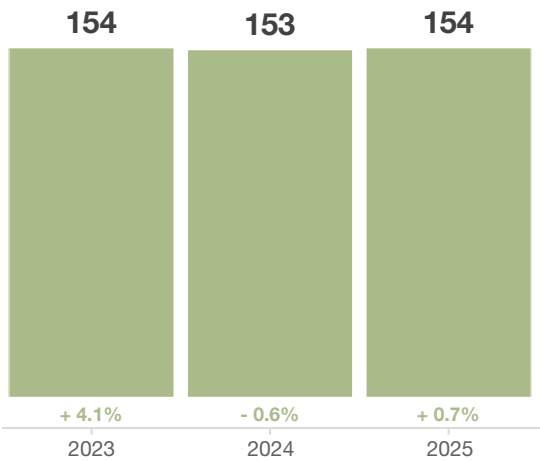
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



## October

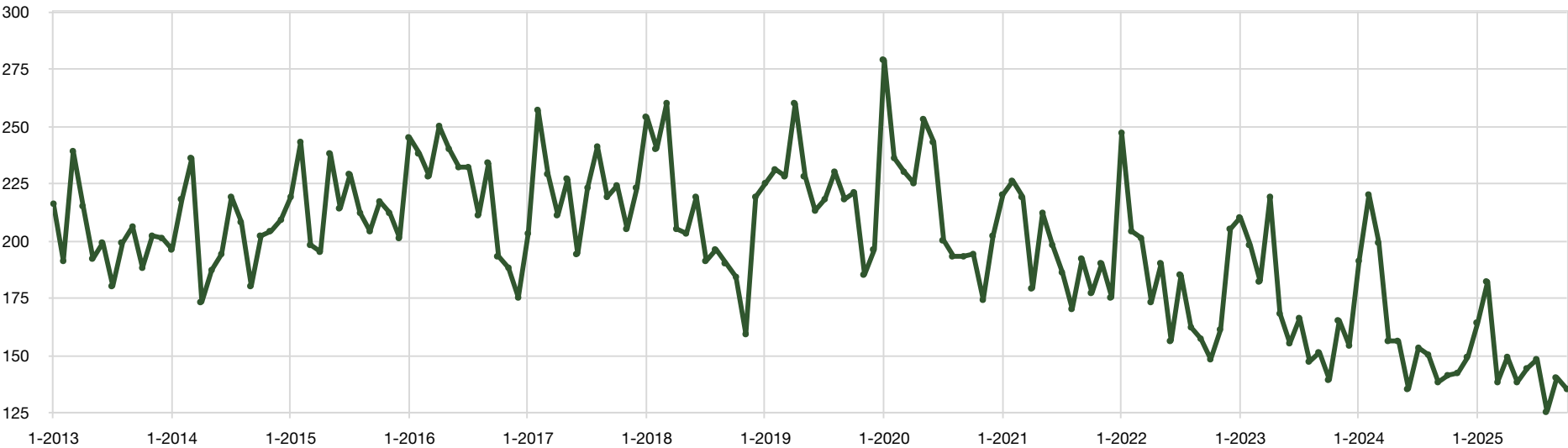


## Year to Date



	Affordability Index	Prior Year	Percent Change
November 2024	142	165	- 13.9%
December 2024	149	154	- 3.2%
January 2025	164	191	- 14.1%
February 2025	182	220	- 17.3%
March 2025	138	199	- 30.7%
April 2025	149	156	- 4.5%
May 2025	138	156	- 11.5%
June 2025	144	135	+ 6.7%
July 2025	148	153	- 3.3%
August 2025	125	150	- 16.7%
September 2025	140	138	+ 1.4%
October 2025	135	141	- 4.3%
12-Month Avg	146	163	- 10.4%

## Historical Housing Affordability Index by Month

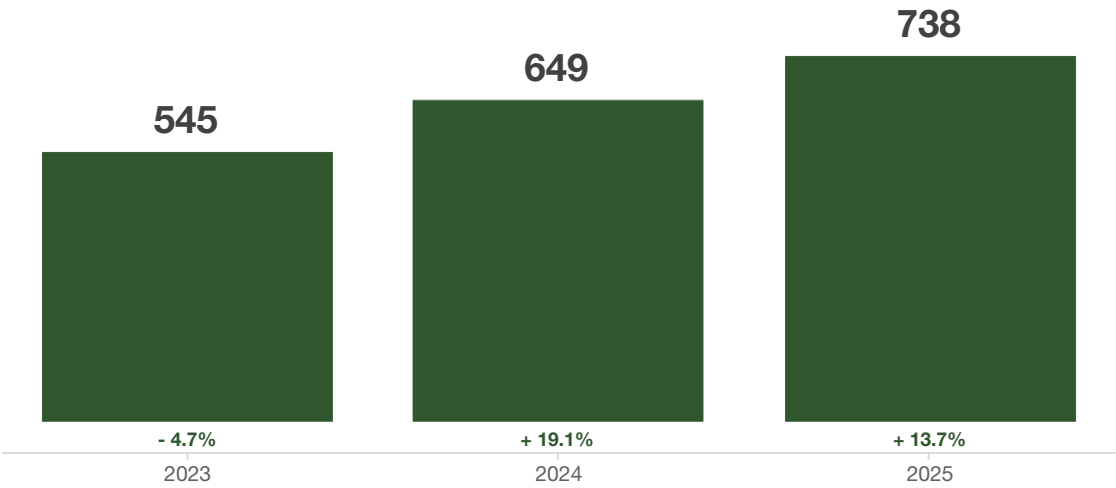


# Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.

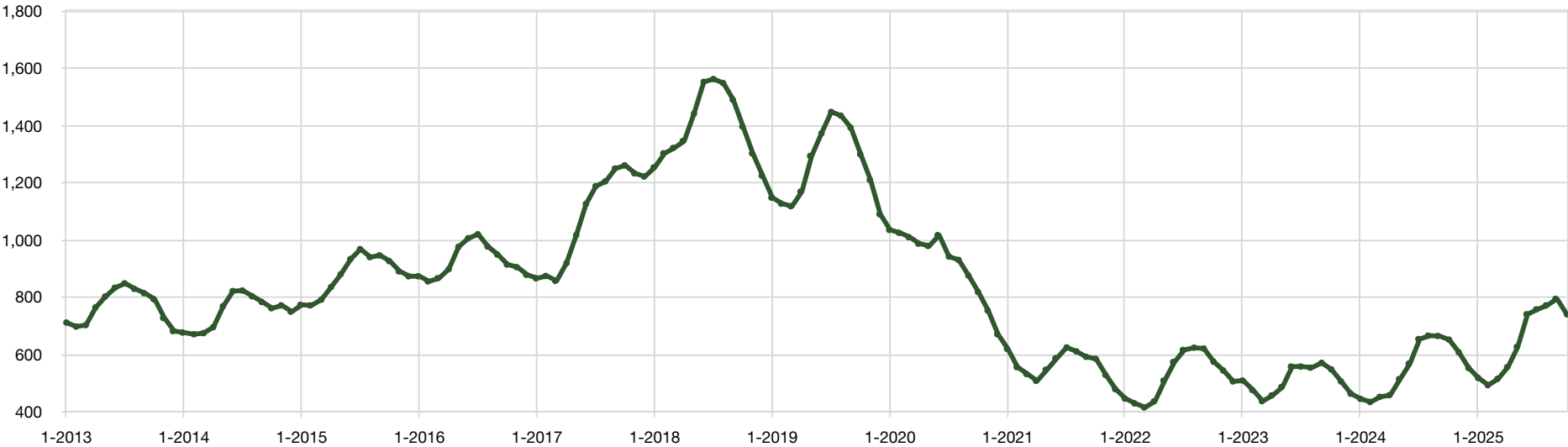


## October



Homes for Sale	Prior Year	Percent Change
November 2024	605	503 + 20.3%
December 2024	550	460 + 19.6%
January 2025	515	442 + 16.5%
February 2025	490	431 + 13.7%
March 2025	512	449 + 14.0%
April 2025	553	455 + 21.5%
May 2025	624	511 + 22.1%
June 2025	738	565 + 30.6%
July 2025	755	651 + 16.0%
August 2025	769	663 + 16.0%
September 2025	792	662 + 19.6%
October 2025	738	649 + 13.7%
12-Month Avg	637	537 + 18.6%

## Historical Inventory of Homes for Sale by Month

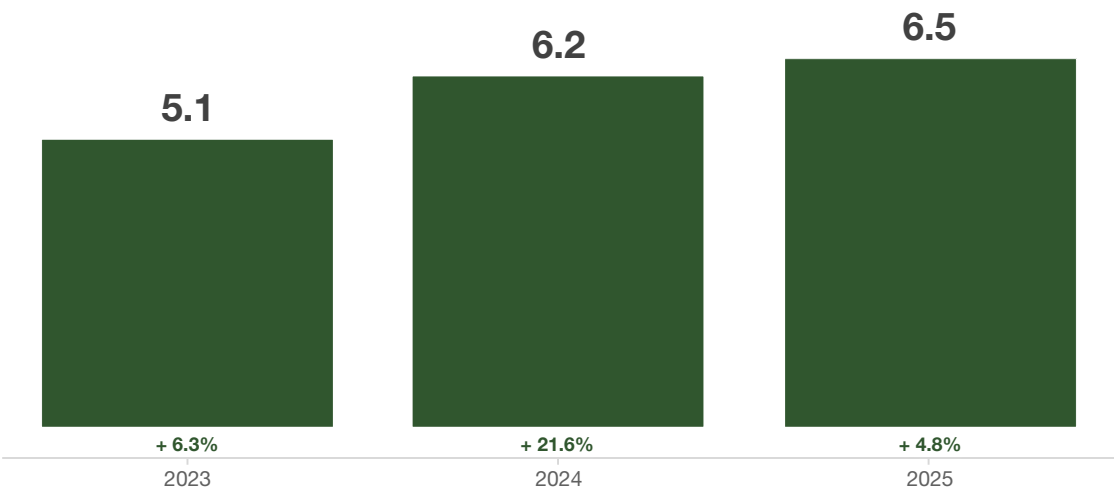


# Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.



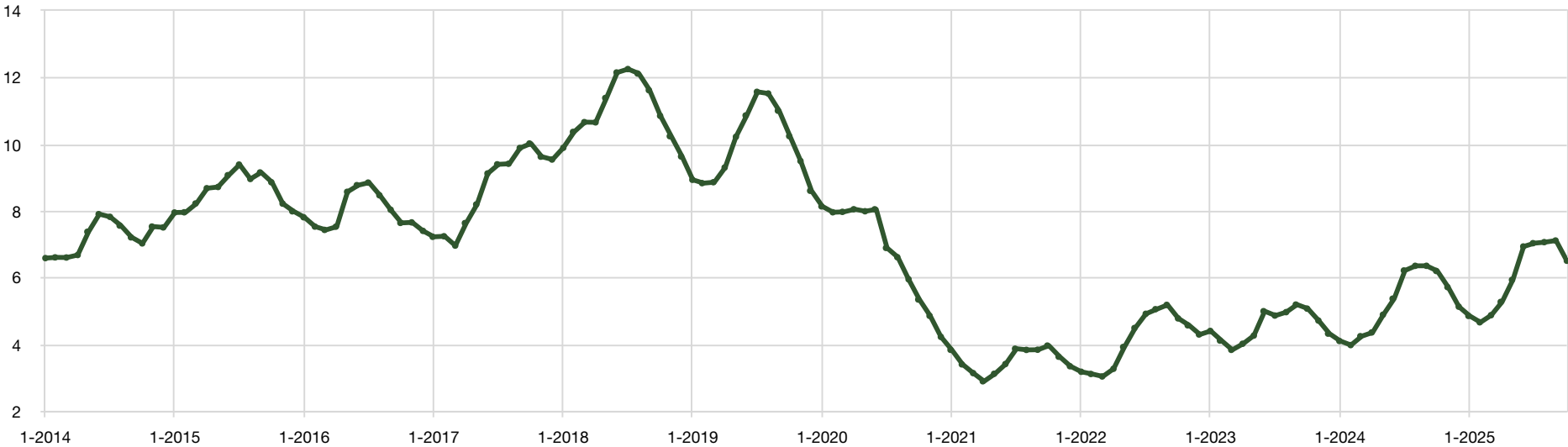
## October



Months Supply		Prior Year	Percent Change
November 2024	5.7	4.7	+ 21.3%
December 2024	5.1	4.3	+ 18.6%
January 2025	4.8	4.1	+ 17.1%
February 2025	4.7	4.0	+ 17.5%
March 2025	4.9	4.2	+ 16.7%
April 2025	5.3	4.4	+ 20.5%
May 2025	5.9	4.9	+ 20.4%
June 2025	6.9	5.4	+ 27.8%
July 2025	7.0	6.2	+ 12.9%
August 2025	7.1	6.3	+ 12.7%
September 2025	7.1	6.4	+ 10.9%
October 2025	6.5	6.2	+ 4.8%
12-Month Avg*	5.9	5.1	+ 16.4%

\* Months Supply for all properties from November 2024 through October 2025. This is not the average of the individual figures above.

## Historical Months Supply of Inventory by Month



# Area Overview

New Listings, Closed Sales, Median Sales Price, Homes for Sale, and Months Supply are based on monthly figures.



	New Listings			Closed Sales			Median Sales Price			Homes for Sale			Months Supply		
	10-2024	10-2025	+ / -	10-2024	10-2025	+ / -	10-2024	10-2025	+ / -	10-2024	10-2025	+ / -	10-2024	10-2025	+ / -
Clinton	68	61	- 10.3%	58	64	+ 10.3%	\$219,000	\$242,800	+ 10.9%	187	188	+ 0.5%	4.4	4.0	- 9.1%
Essex	40	27	- 32.5%	28	32	+ 14.3%	\$455,000	\$324,950	- 28.6%	174	212	+ 21.8%	6.6	8.3	+ 25.8%
Franklin	30	42	+ 40.0%	31	34	+ 9.7%	\$240,000	\$269,500	+ 12.3%	178	237	+ 33.1%	7.3	9.2	+ 26.0%
Fulton	0	0	0.0%	0	0	0.0%	—	—	—	0	0	0.0%	—	—	—
Hamilton	1	5	+ 400.0%	6	9	+ 50.0%	\$313,500	\$665,000	+ 112.1%	29	32	+ 10.3%	8.3	6.6	- 20.5%
Herkimer	2	1	- 50.0%	3	1	- 66.7%	\$1,040,000	\$2,550,000	+ 145.2%	25	8	- 68.0%	8.1	3.5	- 56.8%
Lewis	0	1	—	0	0	0.0%	—	—	—	2	1	- 50.0%	—	—	—
Oneida	1	0	- 100.0%	1	1	0.0%	\$255,000	\$110,000	- 56.9%	4	3	- 25.0%	2.4	3.0	+ 25.0%
Saratoga	5	7	+ 40.0%	0	3	—	—	\$248,000	—	22	21	- 4.5%	14.0	5.4	- 61.4%
St Lawrence	3	1	- 66.7%	5	1	- 80.0%	\$381,000	\$375,000	- 1.6%	19	15	- 21.1%	7.9	6.3	- 20.3%
Warren	4	4	0.0%	1	6	+ 500.0%	\$602,514	\$379,950	- 36.9%	6	15	+ 150.0%	2.8	5.4	+ 92.9%
Washington	3	1	- 66.7%	0	0	0.0%	—	—	—	2	3	+ 50.0%	2.0	2.0	0.0%
Other	0	0	0.0%	0	0	0.0%	—	—	—	0	0	0.0%	—	—	—